



# Welcome to State Bank of Herscher's Online Banking!

1. To enroll in Online Banking, click on [Enroll](#) below the Online Banking Login on our website: [www.sbherscher.com](http://www.sbherscher.com)

A screenshot of the online banking login interface. At the top, it says 'Online Banking | Enter User ID:'. Below this is a text input field containing the placeholder text 'Enter User ID'. To the right of the input field is a green button with the word 'LOGIN' in white capital letters. Below the input field and button is a blue underlined link labeled 'Enroll'.

2. You will be taken to the Enrollment Instructions screen. This explains the information you will be asked to provide to enroll in Online Banking. By clicking "I Agree", you are agreeing to all the terms and conditions found in the Online Banking Agreement, accessible via the link located on this screen. Click "I Agree" to continue.

A screenshot of the enrollment instructions screen. The text reads: 'Welcome to State Bank of Herscher Online Banking Enrollment. This secure enrollment is available for personal account holders only. If you are a business account holder, please [contact us](#). Before getting started, please make sure you have the following items:'. Below this is a bulleted list: '• Your account number at our bank', '• Your Social Security Number', and '• Your email address on file with us'. The next paragraph states: 'If your enrollment is accepted, you will receive a confirmation email. You must confirm your identity through a link in the email. **You must access this link from the same computer and browser you used to fill out the enrollment application.**'. The final paragraph says: 'If you would rather not provide this information here, you can still become an Online Banking user by visiting one of our locations.' At the bottom of the screen, there is a blue underlined link for 'Online Banking Agreement' and two buttons: a green button with 'I Agree' and a grey button with 'I do not Agree'.

3. Next, you will be asked to enter the below information. When complete, click “Continue”.

**Note:** If you do not have your email address listed on your account at SBH, you will need to add it before signing up for Online Banking. To add an email address to your account, please come to one of our branches and fill out a Change of Address form.

Please complete the fields below. Fields marked with \* are required.

\*Social Security Number (no dashes)

\*Account #

\*Email Address on file with SBH

4. Complete the next set of required information. Click “Submit” when finished.

Please complete the fields below. Fields marked \* are required.

\*First Name

Middle Name

\*Last Name

\*Street Address 1

Street Address 2

\*City

\*State

\*Zip

\*Date of Birth (MMDDYYYY)

5. Next, you will be taken to the Email Verification screen. Once you click “Send Email Verification”, a confirmation email will be sent to you to complete the enrollment process.

You must access this email and follow the link using the same computer and web browser you are currently using. You must also click on the link within 1 hour from now.

**Send Email Verification**

When you click the Send Email Verification button below, you will be sent an email to verify your online enrollment.

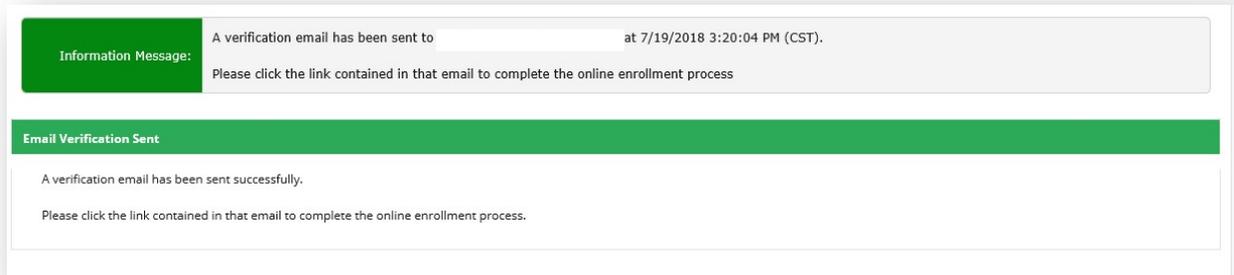
**IMPORTANT:**

Enrollment will not complete successfully until you click the verification link in the email!

When clicking the link in the email, you must perform that activity from the same computer and web browser you are currently using, and you must click the link within 1 hour from now!

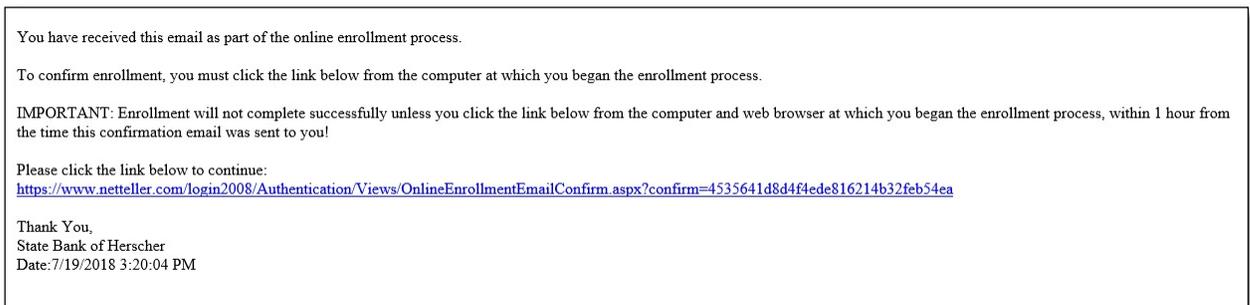
Please click the Send Email Verification button below to continue.

- You will be taken to this screen. This is confirming the date and time the email verification was sent.



- The verification email looks like the email shown below. Click on the link at the end of the email to continue the enrollment process.

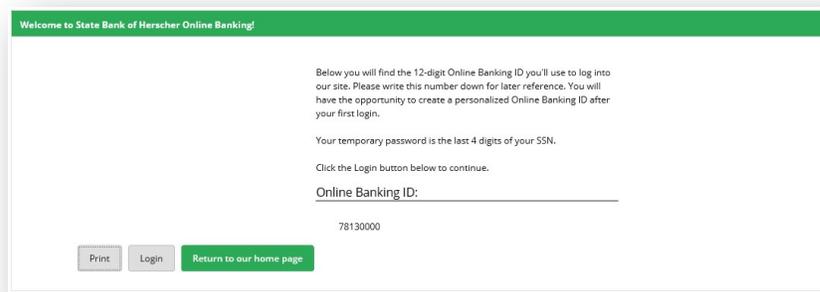
You must access this email and follow the link using the same computer and web browser you are currently using. You must also click on the link within 1 hour from now.



- Once you click on the link, you will be taken to this confirmation screen. This screen contains your login credentials for Online Banking. From here, you have the options to Print, Login, or Return to our home page.

Click **Login** to continue on to access your Online Banking Account. Use the below Online Banking ID and the last four digits of your social security number to login the first time.

**Note:** You will have the option to change your User ID to one of your choosing once you are fully enrolled in Online Banking.



9. After clicking Login, you will be taken to the Online Agreement. After reading, please select the box “I Agree” and click on “Accept” to acknowledge you accept the terms and continue.

Please read and agree to the Online Agreement terms and conditions by selecting the "I Agree" check box.

**Online Agreement:**

**Online Banking Services Agreement**

This Agreement describes your rights and obligations as a user of the Online Banking and Bill Payment and Presentment services (the "Service"). It also describes the rights and obligations of State Bank of Herscher. Please read this Agreement carefully. By requesting and using the Service, you agree to comply with the terms and conditions of this Agreement.

[Contact Us](#)

State Bank of Herscher  
10 Tobey Drive  
Herscher, IL 60941  
815-426-2156  
info@sbhershers.com

[Definitions](#)

Agreement, means these terms and conditions of the Service.

I Agree

10. Next, you will be required to change your password. Enter your current Password (the last 4 digits of your social security number) in the first box and your new password in the two boxes following. At this time, you can change your Online banking ID. If you want to change it, enter your new Online Banking ID in the box. Click “Continue”.

**Make sure to abide by the password rules to the right and use one of the special characters listed (No others are accepted).**

**Create Your Password**

Please create a new Password for access to Online Banking.

Passwords must be between 8-15 characters in length, and must contain a combination of letters, numbers and special characters.

**Change your Online Banking Password (required):**

Enter your current Password \*

Enter your new Password \*

Reenter your new Password \*

**Password Rules**

- Must contain at least 1 letter
- Must contain at least 1 number
- Must contain at least 1 special character +\_!\$\*~
- Must be between 8 and 25 characters in length
- Must not match or contain your ID
- Must not match one of the previous 4 Passwords

**Would you like to change your Online Banking ID?**

Enter your new Online Banking ID

**Online Banking ID Rules**

- Must contain at least 1 letter
- May contain numbers
- May contain the following special characters: +\_!\$\*~
- Must be between 8 and 25 characters

11. Choose your security image. This is the image that will appear each time you login to online banking in the future. Once selected, click “Submit”.

For security purposes, each time you login verify that the image on the left is the image you selected as your Personal Image.

If you have not set up your Personal Identification Image, a random image will appear. When you log in, you will be prompted to select an image.

Personal Icon

Current Image  
No Image Selected

Click to Select or Change your Image



<<< Prev      Next >>>

Cancel      Submit

12. Read the security features page. After you have read through the information, click “Continue”.

**What is it?**  
In order to make your online banking experience as secure as possible, we are introducing a new security feature that detects any uncharacteristic or unusual behavior involving your account. If anything out of the ordinary is detected we will verify your identity.

**How does it work?**  
If we detect any unusual or uncharacteristic activity, we will ask you to answer your security questions to make sure that it's really you. This will most likely be a very rare occurrence.

**What are the next steps?**  
Answer and verify three security questions.  
Continue banking, with an even higher level of security!

Continue

13. Select and answer your security questions. These are used as additional verification if there is high risk activity on your account. Once completed, click “Submit”.

Edit questions and answers before clicking Confirm. Once confirm is selected, questions and answers cannot be modified.

**Note:** You will be prompted every 180 days to choose new security questions.

We will monitor the login activity and transactions performed in your account. If we suspect a high-risk transaction is about to be performed, we will ask you a few verification questions.

Please take a moment to select one question from each of the three drop-down menus.

Question One:

Answer:

Question Two:

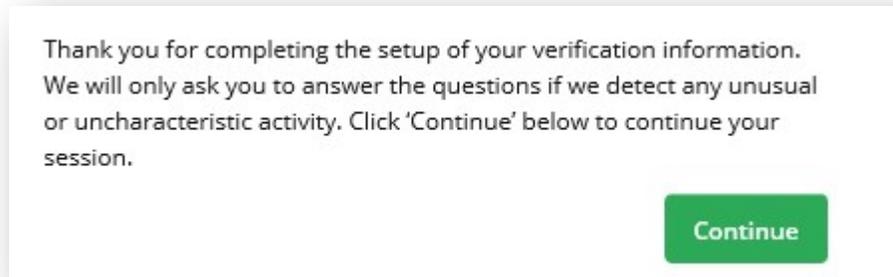
Answer:

Question Three:

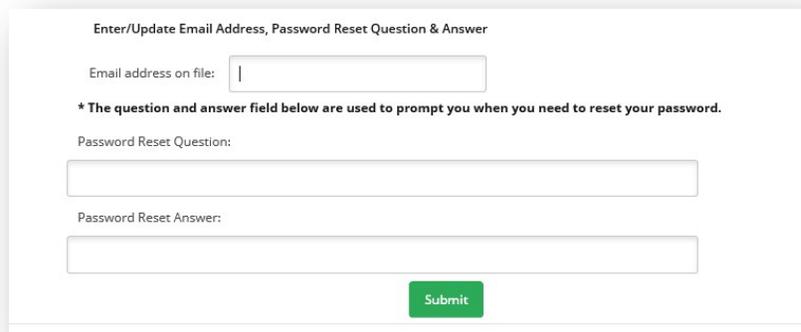
Answer:

Submit

14. The Thank You message will appear. Click “Continue”.



15. Enter or update your email address and establish a password reset question and answer. Answers are case sensitive. These options are also available under Settings, if you choose to update your information at a later date. Click “Submit” when finished.

A white rectangular form with a thin grey border. At the top, it says "Enter/Update Email Address, Password Reset Question & Answer". Below that is a label "Email address on file:" followed by a text input field. Underneath is a bolded instruction: "\* The question and answer field below are used to prompt you when you need to reset your password." This is followed by two labels: "Password Reset Question:" and "Password Reset Answer:", each with a corresponding text input field. At the bottom center, there is a green rectangular button with the word "Submit" in white text.

16. **Congratulations! You are now enrolled for Online Banking!**